Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 1 of 43

B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
United States Bankruptcy Co Northern District of Illinois						,			Vo	oluntary Petition		
	ebtor (if ind n, Taleyi l		er Last, First	, Middle):			Name	e of Joint D	ebtor (Spouse	e) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J , maiden, and			8 years		
Last four dig	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D.	(ITIN) No./	Complete E	IN Last to	four digits or re than one,	of Soc. Sec. or state all)	r Individual-	Taxpayer	I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto 86th Ave	or (No. and	Street, City,	and State)	):			t Address of	f Joint Debtor	(No. and St	reet, City,	
					Г	ZIP Code 60458	:					ZIP Code
County of R Cook	Residence or	of the Prin	cipal Place o	of Busines		00+00	Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	ent from st	reet address):
						ZIP Code	:					ZIP Code
Location of (if different	Principal A from street			r								
		f Debtor				of Business	1		•			e Under Which
		rganization) one box)		Пне	Checl) Ith Care Bu	cone box)				Petition is F	iled (Chec	k one box)
To died de			>	☐ Sing	gle Asset R	eal Estate as	defined	Chapt		□ C	hapter 15	Petition for Recognition
	ıal (includes <i>ibit D on pa</i>		,	in 1	1 U.S.C. §	101 (51B)		☐ Chap	ter 11		U	n Main Proceeding
	tion (include		•	☐ Stoo	ckbroker			☐ Chap				Petition for Recognition  n Nonmain Proceeding
☐ Partners	hip				nmodity Br aring Bank	oker		Спар	ici 13		u i oreigi	Tromman Proceeding
	f debtor is not s box and stat			Oth							e of Debts	
Chock this	o con una sua	e type or em.	,			empt Entity		(Check one box)  ■ Debts are primarily consumer debts, □ Debts are primarily				
				und	otor is a tax- er Title 26	exempt orgof the Unite	anization d States	define	d in 11 U.S.C. § red by an indivi onal, family, or	§ 101(8) as idual primarily	y for	business debts.
		Filing F	ee (Check o	ne box)				k one box:		Chapter 11		
	ng Fee attac											in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
attach si	gned applica	ation for the	nents (applic e court's con istallments.	sideration	certifying t	hat the deb	tor	k if: Debtor's	aggregate nor	ncontingent l	liquidated	debts (excluding debts owed
			plicable to c				Chec	to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes:				
attach si	gned application	ation for the	e court's con	sideration	. See Official	Form 3B.		Acceptan	being filed w ces of the pla creditors, in	n were solici	ited prepet	tition from one or more .S.C. § 1126(b).
I	Administrat									THIS	S SPACE IS	S FOR COURT USE ONLY
Debtor e	estimates tha	it, after any	l be available exempt propertion	perty is ex	cluded and	administrat		es paid,				
Estimated N	_	_	_	_	_	_	_	_	_	1		
1- 49	□ 50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A						-				1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,000 to \$1 billion				

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 2 of 43

B1 (Official For	m 1)(1/08)	Page 2 01 43	Page 2
Voluntar	y Petition	Name of Debtor(s):	
(This page mu	ust be completed and filed in every case)	Ferguson, Taleyi M	
( F g	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, attach a	dditional sheet)
Location Where Filed:	· ·	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B  1 whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice  May 19, 2008  (Date)
		Diane Aniolowski # 62856	50
☐ Yes, and ☐ No.  (To be comp ☐ Exhibit If this is a join	Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made a part of this petition.  Exhibit C is attached and made in petition is filed, early completed and signed by the debtor is attached and made interpetition:  D also completed and signed by the joint debtor is attached a large of the large of the large of the large of this petition or for the large of large o	nibit D  ch spouse must complete and attach a part of this petition.  and made a part of this petition.  and the Debtor - Venue  oplicable box)  al place of business, or principal asse a longer part of such 180 days than a leneral partner, or partnership pending cipal place of business or principal asse in the United States but is a defendate interests of the parties will be servers as a Tenant of Residential Prope	a separate Exhibit D.)  ets in this District for 180 in any other District. g in this District. sets in the United States in int in an action or ed in regard to the relief
_	(Check all app	licable boxes)	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	, complete the following.)
	(Name of landlord that obtained judgment)  (Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the the entire monetary default that gave rise to the judgment. Debtor has included in this petition the deposit with the co	for possession, after the judgment for	possession was entered, and
	after the filing of the petition.  Debtor certifies that he/she has served the Landlord with the served the served the Landlord with the served t	•	
. –	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		

### Voluntary Petition

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Taleyi M Ferguson

Signature of Debtor Taleyi M Ferguson

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 19, 2008

Date

#### Signature of Attorney\*

#### X /s/ Diane Aniolowski #

Signature of Attorney for Debtor(s)

Diane Aniolowski # 6285650

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

May 19, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Ferguson, Taleyi M

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•
*

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 4 of 43

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Taleyi M Ferguson		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a contribute from the agency describing the contribute provided to the Attack provided to the contribute of
certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
☐ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit
counseling agency approved by the United States trustee or bankruptcy administrator that outlined the

opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances
here.]

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

# Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 5 of 43

#### Official Form 1, Exh. D (10/06) - Cont.

Date: May 19, 2008

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
r certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Taleyi M Ferguson Taleyi M Ferguson
raicyr ivr r cryddolf

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 6 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Taleyi M Ferguson		Case No		
_	-	Debtor	,		
			Chapter	7	
			•		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	2,835.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		56,432.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,231.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,895.00
Total Number of Sheets of ALL Schedules		22			
	T	otal Assets	2,835.00		
			Total Liabilities	56,432.00	

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 7 of 43

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Taleyi M Ferguson		Case No.	
-		Debtor		
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	12,925.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	12,925.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,231.00
Average Expenses (from Schedule J, Line 18)	2,895.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,398.96

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		56,432.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		56,432.00

Entered 05/19/08 14:26:38 Desc Main Case 08-12721 Doc 1 Filed 05/19/08 Document Page 8 of 43

B6A (Official Form 6A) (12/07)

In re	Taleyi M Ferguson	Case No
-	-	Debtor ,

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Joint, or Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Secured Claim Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 9 of 43

B6B (Official Form 6B) (12/07)

In re	Taleyi M Ferguson	Case No.	
		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	JOHIL OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account with TCF	-	600.00
3.	Security deposits with public utilities, telephone companies,	Waterton Properties	-	100.00
	landlords, and others.	ComEd	-	120.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Personal Used Clothing	-	900.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota	al > 2,420.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Page 10 of 43 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Taleyi M Ferguson	Case No.
•		Debtor

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension	-	15.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2007 Federal tax refund - \$3,375 Spent on everyday expenses such as clothes, food, school supplies, etc. for children	-	0.00
			Federal stimulus check - spent \$800 on attorneys' fees	-	400.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Total	Sub-Tota of this page)	al > 415.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 11 of 43

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Taleyi M Ferguson	Case No.	

Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > 0.00
			(То	tal of this page) Total	

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 12 of 43

B6C (Official Form 6C) (12/07)

fees

In re	Taleyi M Ferguson		Case No.	
		Dobtor	<del>_</del> /	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certifichecking account with TCF	ificates of Deposit 735 ILCS 5/12-1001(b)	600.00	600.00
Security Deposits with Utilities, Landlords, and Others Waterton Properties	735 ILCS 5/12-1001(b)	100.00	100.00
ComEd	735 ILCS 5/12-1001(b)	120.00	120.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	700.00	700.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	900.00	900.00
Interests in IRA, ERISA, Keogh, or Other Pension or Pension	Profit Sharing Plans 735 ILCS 5/12-704	15.00	15.00
Other Liquidated Debts Owing Debtor Including Tax R Federal stimulus check - spent \$800 on attorneys'	Refund 735 ILCS 5/12-1001(b)	400.00	400.00

Total: 2,835.00 2,835.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Page 13 of 43 Document

B6D (Official Form 6D) (12/07)

In re	Taleyi M Ferguson	Case No.	
_		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	<u>0</u>	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZF _ ZG   Z F	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				T	T E			
			Value \$		D			
Account No.	┪					П		
Account No.			Value \$					
4	$\dashv$		value \$	$\dashv$		Н		
Account No.			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S	ubto	ota	1		
continuation sheets attached			(Total of th	is p	ag	e)		
			(Report on Summary of Sci		ota ule		0.00	0.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 14 of 43

B6E (Official Form 6E) (12/07)

•				
In re	Taleyi M Ferguson		Case No.	
_		Debtor		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Re priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors total also on the Statistical Summary of Certain Liabilities and Related Data.	
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the att	tached sheets)
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the pa of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in	
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).	t before the earlier of the appointment of a
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commission representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the or whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	iginal petition, or the cessation of busines
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U	.S.C. § 507(a)(6).
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, fa delivered or provided. 11 U.S.C. § 507(a)(7).	mily, or household use, that were not
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507	'(a)(8).
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currer Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §	
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxic another substance. 11 U.S.C. § 507(a)(10).	cated from using alcohol, a drug, or

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 15 of 43

B6F (Official Form 6F) (12/07)

In re	Taleyi M Ferguson		Case No.	
_		Debtor		

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C 1 M H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STAT	LAIM	0226-2-	UNLIQUIDATED	$\neg \circ \neg \cup \neg \cup \neg$	AMOUNT OF CLAIM
Account No. xxxxx5004			Opened 5/08/06 Last Active 3/06/08 2003 Chevy Malibu with 75,000 miles		T	T E D		
Americredit Po Box 183853 Arlington, TX 76096		-						9,924.00
Account No. xxxx9356			Opened 6/06/05 Last Active 3/01/08					
Asset Acceptance Po Box 2036 Warren, MI 48090		-	FactoringCompanyAccount Bally Total Fitr	ness				728.00
Account No. xxxx1414  Asset Acceptance Po Box 2036 Warren, MI 48090		-	Opened 8/25/05 Last Active 12/01/07 FactoringCompanyAccount Sbc					
								411.00
Account No. xxx5537  Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532		-	Opened 12/01/04 Last Active 10/01/05 11 Sprint Pcs					319.00
9 continuation sheets attached			(	S Total of th		ota pag		11,382.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 16 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Taleyi M Ferguson		Case No.	
_		Debtor	,	

<u></u>		L.,.	ahand Wife Inint or Community	16	U	Ь	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx1414			Opened 2/28/07 Last Active 3/01/08	Т	E		
Cbcs Po Box 163250 Columbus, OH 43216		-	Collection Ingalls Hospital		D		367.00
Account No. xxxxxxxx9515	H	H	Opened 5/15/06 Last Active 8/10/06	$\dagger$	H		
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		-	CreditCard				931.00
Account No. xxxxxxx2521  Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Opened 12/16/03 Educational				2,392.00
Account No. xxxxxxx2520	$\vdash$		Opened 12/16/03	+	$\vdash$		
Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Educational				1,364.00
Account No. xxx-xx-9725	T		08	$\dagger$	T	T	
Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680		-	Utility				834.00
Sheet no1 of _9 sheets attached to Schedule of	-	_		Sub			5,888.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,000.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 17 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Taleyi M Ferguson		Case No.	
_		Debtor		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	LIQUIDA	U T E D	AMOUNT OF CLAIN
Account No. CCP xx8641			1/08	Т	T E D		
Consultants in Clinical Pathology 37416 Eagle Way Chicago, IL 60678		-	Medical Bills		D		110.00
Account No. xxxxxxxx8850	┞		Opened 2/11/04	+	+	$\perp$	110.00
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	Collection Bud S Ambulance Service				360.00
Account No. xxxxxxxx6873			Opened 12/15/04				
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	Collection Sullivan Urgent Aid Center				190.00
Account No. xx7215			Opened 1/01/02 Last Active 1/01/06	+	1	$\vdash$	
Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026		-	Med1 Suburban Emergency Physicians				336.00
Account No. xx2277			Opened 1/01/03 Last Active 12/01/05	+	+		
Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026		-	Med1 Suburban Emergency Physicians				280.00
Sheet no. 2 of 9 sheets attached to Schedule of				Sub	tota	ıL al	4.0=0.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	1,276.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 18 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Taleyi M Ferguson	Case No	
-		Debtor ,	

	_				_		_	
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community		C	N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF O IS SUBJECT TO SETOFF, SO STA	AND CLAIM	NT L NG E N	UZL-QU-DAT	. S P U T E D	AMOUNT OF CLAIM
Account No. xx3186			Opened 3/01/03 Last Active 12/01/05		Т	T E D		
Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026		-	Med1 Suburban Emergency Physicians			D		280.00
Account No. xx1919			Opened 4/01/05 Last Active 12/01/05					
Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026		-	Med1 Suburban Emergency Physicians					280.00
Account No. xx2086			Opened 8/01/02 Last Active 12/01/05					
Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026		-	Med1 Suburban Emergency Physicians					208.00
Account No. xx6792			Opened 3/01/03 Last Active 12/01/05					
Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026		-	Med1 Suburban Emergency Physicians					185.00
Account No. xx2970			Opened 4/01/02 Last Active 12/01/05					
Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026		_	Med1 Suburban Emergency Physicians					125.00
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•		S (Total of th		ota pag		1,078.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Page 19 of 43 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Taleyi M Ferguson		Case No.
_		Debtor	

		1	usband, Wife, Joint, or Community		1		D	T
CREDITOR'S NAME,	Ĭ	1			CON	UNL	1 1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF	CLAIM	NTINGENT	- αυ-	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxEDx0002		Т	Opened 2/01/05 Last Active 7/01/07		Ť	T		
Edfinancial 123 Center Park Dr Knoxville, TN 37922		-	Educational			D		0.00
Account No. xxxxxxxxxxEDx0001	╁	╁	Opened 2/01/05 Last Active 7/01/07		$\vdash$		$\vdash$	
Edfinancial 123 Center Park Dr Knoxville, TN 37922		-	Educational					0.00
Account No. xxxxxxxxxxEDx0002		T	Opened 2/08/05 Last Active 7/10/07					
Edsouth W/jp Morgan Po Box 36014 Knoxville, TN 36014		-	Educational					0.00
Account No. xxxxxxxxxEDx0001		t	Opened 2/08/05 Last Active 7/10/07				T	
Edsouth W/jp Morgan Po Box 36014 Knoxville, TN 36014		-	Educational					0.00
Account No. xxxxxxx0880	T	T	Opened 10/03/07				T	
First American Investm 2805 Wehrle Dr Ste 11 Williamsville, NY 14221		-	Collection Quickestcashadvance.Com					290.00
Sheet no4 of _9 sheets attached to Schedule of			•	S	ubt	ota	ıl	290.00
Creditors Holding Unsecured Nonpriority Claims				(Total of tl	his	pag	ge)	290.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 20 of 43

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Taleyi M Ferguson	Case No.	
-		Debtor ,	

	T .	1		<u> </u>	1	La	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLAGEN	Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx8801			Opened 7/01/07	Т	E		
III Stdnt As 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational		D		5,648.00
Account No. xxxx8802	┢	H	Opened 7/01/07	+	╁	╁	
III Stdnt As 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational				3,521.00
Account No. xxx2523	┢	$\vdash$	Opened 2/11/03	+	-	+	3,021.00
Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487	-	-	Collection Medical				741.00
Account No. xxxxxxxxxxxxxxxxx8801			Opened 7/02/07	$\dagger$			
Isac 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational Edsouth				5,648.00
Account No. xxxxxxxxxxxxxxxx8802	T		Opened 7/02/07	+		+	
Isac 1755 Lake Cook Rd Deerfield, IL 60015		_	Educational Edsouth				3,521.00
Sheet no. 5 of 9 sheets attached to Schedule of				Sub	tota	al	40.070.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	19,079.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 21 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Taleyi M Ferguson		Case No.	
_		Debtor		

	16	Lu	ach and Militar Islant an Osmannia	- 1,	<u>~ T</u>		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTO	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	)		UNLLGUL	ローのPUFE	AMOUNT OF CLAIM
(See instructions above.)	Ř	С	15 5 5 5 5 5 1 1 1 5 5 1 1 1 1 5 5 1 1 1 1 5	· ;	7 (3 111 / 2	D A	Ď	
Account No. Vxxxxxx2483			1/08		Г	D A T E D		
Little Company of Mary Hospital 2800 W 95th St Evergreen Park, IL 60805		-	Medical Bills					120.00
A (N. 1999) 2240	L	L	On an ad 40/00/02		4	4		120.00
Account No. xxx3348  Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		-	Opened 10/20/03 Collection South Suburban Hospital -2-					
								641.00
Account No. xxx0673  Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		-	Opened 3/17/03 Collection South Suburban Hospital -2-					
								488.00
Account No. xxxxxxxxx7207		t	Opened 11/01/98 Last Active 11/01/98		1			
Nbgl Bergner 331 W Wisconsin Milwaukee, WI 53203		-	ChargeAccount					0.00
Account No. xxxxx9725			Opened 6/01/07 Last Active 11/01/07		4			0.00
Nca P.o. Box 550 327 West Fourth St Hutchinson, KS 67504		-	01 Check N Go					225.00
Sheet no. <u>6</u> of <u>9</u> sheets attached to Schedule of			•			otal		1,474.00
Creditors Holding Unsecured Nonpriority Claims			(To	tal of thi	s p	age	)	1,77.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 22 of 43

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Taleyi M Ferguson	Case No.	
-		Debtor ,	

	<u></u>	10.	shood Wife laint or Community			111	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AN  CONSIDERATION FOR CLAIM. IF CL  IS SUBJECT TO SETOFF, SO STAT	AIM	CONFINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx3417			Opened 9/04/07 Last Active 2/01/08		Т	T E		
Nco Fin/27 Po Box 7216 Philadelphia, PA 19101		-	Collection Bank Of America-Operations C			D		1,146.00
Account No. xxx-xx-9725			12/07					
Norwest Capital Investment, Inc. c/o First Citizens National Bank PO Box 988 Radcliff, KY 40159		-	Consumer Debt					2,879.00
Account No. xxxxxx8129			0 10/04/04 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					2,079.00
Overlnd Bond 4701 W Fullerton Chicago, IL 60639		-	Opened 2/01/01 Last Active 3/01/02 2001 Ford Focus					10,671.00
Account No. xxxxx6785			Opened 12/21/06 Last Active 3/01/08					
Portfolio Recoveries Attention: Bankruptcy Department Po Box 12914 Norfolk, VA 23541		_	FactoringCompanyAccount Us Cellular					204.00
Account No. x1924			Opened 6/01/06 Last Active 8/01/06					
Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		_	Village Of Hazel Crest					250.00
Sheet no. 7 of 9 sheets attached to Schedule of	•					ota		15 150 00
Creditors Holding Unsecured Nonpriority Claims			(7)	Γotal of th	is ]	pag	ge)	15,150.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 23 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Taleyi M Ferguson	Case No.	
-		Debtor ,	

	С	Ни	sband, Wife, Joint, or Community		: 111	ΙD	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			DISPUTED	AMOUNT OF CLAIM
Account No. x0960			Opened 6/01/02 Last Active 7/01/04	╗┑	E		
Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		-	Village Of Hazel Crest				250.00
Account No. x5163			Opened 9/01/02 Last Active 7/01/04		+	+	
Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		-	Village Of Hazel Crest				250.00
Account No. x6072			Opened 1/01/07 Last Active 3/01/07		+		
Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		-	Village Of Justice				250.00
Account No. x8576			Opened 5/01/01 Last Active 12/01/04			T	
Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		-	Village Of Hazel Crest T01				65.00
Account No. xx Mx xx6121		H	05		+	+	
The Albert Law Firm PC 205 W Randolph St Suite 920 Chicago, IL 60606		-	Collection - Notice Only				0.00
Sheet no. 8 of 9 sheets attached to Schedule of	<u> </u>			Sul	otot	al	0.15.5
Creditors Holding Unsecured Nonpriority Claims			(Total				815.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Page 24 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Taleyi M Ferguson	Case No.	
_	<u> </u>		
		Debtor	

		L	sband, Wife, Joint, or Community	1.0	1	Tr	Т.	
CREDITOR'S NAME,	CODEBTOR		spand, write, Joint, or Community	C O N T	Ņ	D I S P U T E		
MAILING ADDRESS INCLUDING ZIP CODE,	Ē	H W	DATE CLAIM WAS INCURRED AND	T	١į	P		
AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q U	L	4	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G	I	E	5	
A N	┢	┝	On an aid 0/04/00	N G E N T	DATED		ŀ	
Account No. xxxxxxxx3280	l		Opened 8/01/06 CreditCard	1	Ė			
			CreditCard	$\vdash$	۲	╁	┥	
Usa Credit								
1 Millennium Dr		-						
Uniontown, PA 15401								
								0.00
Account No.	t	T		T	t	t	†	
Trecount Ivo.	ł							
Account No.								
	1							
	_			_	_	╀	4	
Account No.								
Account No.	╁	$\vdash$		+	H	+	+	
Account No.	ł							
	l							
	l							
	L	L		1		1	_	
Sheet no. 9 of 9 sheets attached to Schedule of				Sub	tota	al	T	
Creditors Holding Unsecured Nonpriority Claims			(Total of				, [	0.00
creations from a consecuted fromphiotity claims			(Total of				<u> </u>	
					Γot			EQ 400 00
			(Report on Summary of S	che	dul	es)	L	56,432.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 25 of 43

B6G (Official Form 6G) (12/07)

In re	Taleyi M Ferguson	Case No.	
-		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 26 of 43

B6H (Official Form 6H) (12/07)

In re	Taleyi M Ferguson	Case No	
-		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Taleyi Ferguson	Overland & Investment
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ᆜ	Check this box if debtor has no codebtors.	

### Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 27 of 43

B6I (Official Form 6I) (12/07)

In re	Taleyi M Ferguson		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE						
	RELATIONSHIP(S):	AGE(S):					
Single	-	10					
<b>Employment:</b>	DEBTOR	l.	SPOUSE				
Occupation	PTFS Carrier						
Name of Employer	U.S. Postal Service						
How long employed	1 year						
Address of Employer	2339 N California Chicago, IL 60647						
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE		
	ry, and commissions (Prorate if not paid monthly)	\$	2,782.00	\$	N/A		
2. Estimate monthly overtime		\$	0.00	\$	N/A		
3. SUBTOTAL		\$	2,782.00	\$	N/A		
4. LESS PAYROLL DEDUC	TIONS						
<ol> <li>Payroll taxes and soci</li> </ol>	ial security	\$	440.00	\$	N/A		
b. Insurance	·	\$	66.00	\$	N/A		
c. Union dues		\$	45.00	\$	N/A		
d. Other (Specify):		\$	0.00	\$	N/A		
		\$	0.00	\$	N/A		
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	551.00	\$	N/A		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,231.00	\$	N/A		
7. Regular income from opera	ation of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A		
8. Income from real property	,	\$	0.00	\$	N/A		
9. Interest and dividends		\$	0.00	\$	N/A		
dependents listed above	support payments payable to the debtor for the debtor's use or that of	of \$	0.00	\$	N/A		
11. Social security or government		¢	0.00	¢	NI/A		
(Specify):		ş <u> </u>	0.00	» —	N/A N/A		
12 Pi		» —	0.00	ъ —	N/A N/A		
<ul><li>12. Pension or retirement inco</li><li>13. Other monthly income</li></ul>	ome	Φ	0.00	ֆ	IN/A		
(Specify):		\$	0.00	\$	N/A		
(		\$	0.00	\$	N/A		
			0.00		N1/A		
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	<u> </u>	N/A		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	2,231.00	\$	N/A		
16. COMBINED AVERAGE		\$	2,231.	.00			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 28 of 43

B6J (Official Form 6J) (12/07)

In re	Taleyi M Ferguson		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and t case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthl expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	ly rate. The	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	910.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	185.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	400.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	0.00
plan)		
a. Auto	\$	0.00
	\$ <del></del>	0.00
b. Otherc. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
	\$ \$	0.00
<ul><li>15. Payments for support of additional dependents not living at your home</li><li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li></ul>		0.00
17. Other See Detailed Expense Attachment	\$ \$	475.00
17. Other See Detailed Expense Attachment	<b>Ф</b>	475.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	2,895.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	L	
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,231.00
b. Average monthly expenses from Line 18 above	\$	2,895.00
c. Monthly net income (a. minus b.)	\$	-664.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 29 of 43

B6J (Official Form 6J) (12/07)

In re	Taleyi M Ferguson	Case No	o
•		Debtor(s)	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

#### **Other Utility Expenditures:**

Cable/Utilities	\$ 125.00_
Cell	\$ 60.00
Total Other Utility Expenditures	\$ 185.00

#### **Other Expenditures:**

student loan	\$ _	300.00
Personal Grooming & Haircuts	\$	100.00
Tuition, Books, School Supplies	\$	75.00
Total Other Expenditures	\$	475.00

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 30 of 43

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Taleyi M Ferguson			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	ING DEBTOR'S SC	CHEDULI	ES
	DECLARATION UNDER P	PENALTY C	OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury the 24 sheets, and that they are true and co				
Date	May 19, 2008	Signature	/s/ Taleyi M Ferguson Taleyi M Ferguson Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 31 of 43

B7 (Official Form 7) (12/07)

#### United States Bankruptcy Court Northern District of Illinois

In re	Taleyi M Ferguson		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$15.515.00	2006 employment income per Federal tax transcripts
\$36.801.00	2007 employment income per Federal tax transcripts
\$12.518.00	2008 employment income per pay advices

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL

**OWING** 

None

Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR VALUE OF AMOUNT STILL PAYMENTS/ **TRANSFERS TRANSFERS**

NAME AND ADDRESS OF CREDITOR

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL

**OWING** 

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Waterton Property Management v Ferguson Case No. 07M1730190

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Americredit Po Box 183853 Arlington, TX 76096 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 4/08

DESCRIPTION AND VALUE OF PROPERTY 2003 Chevy Malibu with 75,000 miles - worth approx. \$7,290

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS

OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Whole Armor COGIC Chicago, IL RELATIONSHIP TO DEBTOR, IF ANY Church

DATE OF GIFT 2007

DESCRIPTION AND VALUE OF GIFT

\$400.00

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 34 of 43

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT. AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY OF PAYEE Legal Helpers 2008 \$1575

20 W. Kinzie 13th Floor Chicago, IL 60610

Credit Infonet 2008 \$274

4540 Honeywell Ct Dayton, OH 45424-5760

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Page 35 of 43

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

None

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1815 W Monroe NAME USED

DATES OF OCCUPANCY 02/2006 to 06/2006 1999 to 02/2006

17134 Rockwell, Hazelcrest IL

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

#### Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 36 of 43

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 19, 2008

Signature /s/ Taleyi M Ferguson
Taleyi M Ferguson
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 38 of 43

Form 8 (10/05)

# **United States Bankruptcy Court**Northern District of Illinois

		Not that it Dis	tilet of initions			
In re	Taleyi M Ferguson			Case No	)	
		Ι	Debtor(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTO	R'S STATEME	NT OF IN	TENTION	
	I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.					
	I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.					
	I intend to do the following with respect t	o property of the estate v	which secures those de	bts or is subjec	t to a lease:	
Descrip	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON						
Descrip Propert	ption of Leased ty	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NON	IE-					
Date	May 19, 2008	- -	/s/ Taleyi M Ferguso Taleyi M Ferguson Debtor	on		

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 39 of 43

### $\mathbf{U}$

nited	l States	Ban	krupt	tcy (	Court
No	orthern l	Distri	ct of Il	linoi	S

Debtor(s)  Disclosure of Compensation of Attorney for a greed to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case in For legal services, I have agreed to accept	R DEBTOR(S)  y for the above-named debtor and that the paid to me, for services rendered or to			
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case i For legal services, I have agreed to accept \$  Prior to the filing of this statement I have received \$  Balance Due \$  The source of the compensation paid to me was:  Debtor Other (specify):  The source of compensation to be paid to me is:  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not A copy of the agreement, together with a list of the names of the people sharing in the compensation.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankru a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn	y for the above-named debtor and that be paid to me, for services rendered or to is as follows:  1,575.00  1,575.00			
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case in For legal services, I have agreed to accept to the filing of this statement I have received to the filing of this statement I have received to the filing of the compensation paid to me was:    Debtor	be paid to me, for services rendered or to is as follows:  1,575.00  1,575.00			
Prior to the filing of this statement I have received	1,575.00			
Balance Due \$  2. The source of the compensation paid to me was:  Debtor    Other (specify):  3. The source of compensation to be paid to me is:  Debtor    Other (specify):  4. I have not agreed to share the above-disclosed compensation with any other person unless they firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not A copy of the agreement, together with a list of the names of the people sharing in the compensation.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrua. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be requice. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn				
2. The source of the compensation paid to me was:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not A copy of the agreement, together with a list of the names of the people sharing in the compensation.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrua. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be requice. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn	0.00			
Debtor				
3. The source of compensation to be paid to me is:  Debtor				
Debtor				
<ul> <li>I have not agreed to share the above-disclosed compensation with any other person unless they firm.</li> <li>I have agreed to share the above-disclosed compensation with a person or persons who are not A copy of the agreement, together with a list of the names of the people sharing in the compensation.</li> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrua. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn</li> </ul>				
I have agreed to share the above-disclosed compensation with a person or persons who are not A copy of the agreement, together with a list of the names of the people sharing in the compensation.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrua. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be requice. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn				
A copy of the agreement, together with a list of the names of the people sharing in the compensation.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrua. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn	y are members and associates of my law			
<ul><li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whet</li><li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be requi</li><li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourn</li></ul>	ion is attached.			
Negotiations with secured creditors to reduce to market value; exemption planning a	ther to file a petition in bankruptcy; red; ned hearings thereof;			
y agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding,or preparation and filing of reaffirmation agreements and applications.				
CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to m this bankruptcy proceeding.	e for representation of the debtor(s) in			
Dated: May 19, 2008 /s/ Diane Aniolowski # Diane Aniolowski # 6285650				
Legal Helpers, PC				
Sears Tower				
233 S. Wacker Suite 5150 Chicago, IL 60606				
(312) 467-0004 Fax: (312) 467				

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

Case 08-12721 Doc 1 Filed 05/19/08 Entered 05/19/08 14:26:38 Desc Main Document Page 41 of 43

**B 201** (04/09/06)

Diane Aniolowski # 6285650

obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Diane Aniolowski #

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date				
Address:						
Sears Tower						
233 S. Wacker Suite 5150						
Chicago, IL 60606						
(312) 467-0004						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Taleyi M Ferguson	X /s/ Taleyi M Ferguson	May 19, 2008				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

May 19, 2008

#### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Taleyi M Ferguson		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	30
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	rs is true and corre	ect to the best of my
Date:	May 19, 2008	/s/ Taleyi M Ferguson Taleyi M Ferguson Signature of Debtor		

Talevi M Fer Gassa 08-12721 Doc 1 8648 S 86th Ave Justice, IL 60458

Apposiment Page 43 of 43 Po Box 4833 Oak Brook, IL 60523

Filed 19/19/98 14: 26:38 er Pesc Main 331 W Wisconsin Milwaukee, WI 53203

Diane Aniolowski # Legal Helpers, PC Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606

Diversifd Co 900 South Highway Suite 210 Fenton, MO 63026

Nca P.o. Box 550 327 West Fourth St Hutchinson, KS 67504

Americredit Po Box 183853 Arlington, TX 76096 Edfinancial 123 Center Park Dr Knoxville, TN 37922

Nco Fin/27 Po Box 7216 Philadelphia, PA 19101

Asset Acceptance Po Box 2036 Warren, MI 48090

Edsouth W/jp Morgan Po Box 36014 Knoxville, TN 36014

Norwest Capital Investment, Inc. c/o First Citizens National Bank PO Box 988 Radcliff, KY 40159

Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532

First American Investm 2805 Wehrle Dr Ste 11 Williamsville, NY 14221

OverInd Bond 4701 W Fullerton Chicago, IL 60639

Cbcs Po Box 163250 Columbus, OH 43216 III Stdnt As 1755 Lake Cook Rd Deerfield, IL 60015

Portfolio Recoveries Attention: Bankruptcy Department Po Box 12914 Norfolk, VA 23541

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

Rmi/Mcsi Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

Citi Corp Credit Services Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

1755 Lake Cook Rd Deerfield, IL 60015

Taleyi Ferguson

Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680

Little Company of Mary Hospital 2800 W 95th St Evergreen Park, IL 60805

205 W Randolph St Suite 920 Chicago, IL 60606

The Albert Law Firm PC

Consultants in Clinical Pathology 37416 Eagle Way Chicago, IL 60678

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Usa Credit 1 Millennium Dr Uniontown, PA 15401